

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-13161
Rachel S. Brady Judge: JKS

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: October 29, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RLL Initial Debtor: RSB Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 150.00 per month to the Chapter 13 Trustee, starting on November 1, 2020 for approximately 40 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: All arrears will be part of the loan modification for property location: 35 Velock Drive, Little Ferry, NJ 07643

Proposed date for completion: November 2021

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,750
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SN Servicing Corporation	35 Velock Drive, Little Ferry, NJ 07643	0.00		0.00	2,039.63

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor	2015 Toyota Rav 4 32,000 miles	0.00	0.00

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims/General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 22, 2019.

Explain below **why** the plan is being modified:
The Plan is being modified because the debtor's income was impacted by the COVID-19 pandemic.

Explain below **how** the plan is being modified:
The Plan is being modified by proposing \$4,830.00 paid to date through October 2020, then \$150.00 monthly for 40 months starting November 2020.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$241.50 per month for 20 months, then \$150.00 per month for 40 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 29, 2020

/s/ Rachel S. Brady
Debtor

Date: _____

Joint Debtor

Date: October 29, 2020

/s/ Russell L. Low
Attorney for Debtor(s)

In re:
Rachel S. Brady
Debtor(s)

Case No. 19-13161-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 02, 2020

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2020:

Recip ID	Recipient Name and Address
db	+ Rachel S. Brady, 35 Velock Drive, Little Ferry, NJ 07643-2032
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518030593	+ AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
518030594	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BK OF AMER, PO BOX 982238, EL PASO, TX 79998
518030595	+ BRCLYSBANKDE, PO BOX 8803, WILMINGTON, DE 19899-8803
518030596	+ BRYANTSTBK, 500 E. 60TH STREET NORTH, SIOUX FALLS, SD 57104-0478
518169886	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518030603	+ CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
518030605	CELTIC/CONT, 4450 NEW LINDEN HILL RD, WILMINGTON, DE 19808
518030612	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, DSNB BLOOM, 9111 DUKE BLVD, MASON, OH 45040
518030613	+ DSRM NT BK, POB 631, AMARILLO, TX 79105-0631
518047363	+ EZ Pass NY, Violations Processing Center, PO Box 15186, Albany,NY 12212-5186
518030614	+ First Source, PO Box 628, Buffalo, NY 14240-0628
518205420	+ LendingClub Corporation, 595 Market St. Ste. 200, San Francisco, CA 94105-2807
518047362	+ NJ EZ Pass, PO Box 4971, Trenton,NJ 08650-4971
518047364	+ Pam,LLC NJ EZ Pass, PO Box 1642, Milwaukee,WI 53201-1642
518030620	+ SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
518030621	+ Shapiro & DeNardo, LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518030628	+ TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
518030629	+ TOYOTA MTR, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
518171673	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518030631	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
518206616	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2020 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 02 2020 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bnc@atlasacq.com	Nov 02 2020 20:45:00	Atlas Acquisition LLC, Attn Avi Schild, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666-1713
cr	+ Email/PDF: gecscdi@recoverycorp.com	Nov 02 2020 21:24:14	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518181722	+ Email/Text: bnc@atlasacq.com		

District/off: 0312-2

User: admin

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Date Rcvd: Nov 02, 2020

Form ID: pdf901

Total Noticed: 67

		Nov 02 2020 20:45:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
518170652	+ Email/Text: bnc@atlasacq.com		
		Nov 02 2020 20:45:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666-1713
518030598	Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		Nov 02 2020 21:23:20	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518030599	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Nov 02 2020 21:26:00	CB INDIGO, PO BOX 4499, BEAVERTON, OR 97076-4499
518030600	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	CB/ANNTYLR, PO BOX 182273, COLUMBUS, OH 43218-2273
518030601	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	CB/MANDEE, PO BOX 182789, COLUMBUS, OH 43218-2789
518030602	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	CB/VICSCRT, PO BOX 182789, COLUMBUS, OH 43218-2789
518030609	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	COMENITY BANK/LNBRYANT, PO BOX 182789, COLUMBUS, OH 43218-2789
518030611	+ Email/PDF: creditonebknotifications@resurgent.com		
		Nov 02 2020 21:24:22	CREDITONEBNK, PO BOX 98875, LAS VEGAS, NV 89193-8875
518067458	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM		
		Nov 02 2020 21:25:36	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518201870	Email/Text: bnc-quantum@quantum3group.com		
		Nov 02 2020 20:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518030615	+ Email/Text: ally@ebn.phinsolutions.com		
		Nov 02 2020 20:44:00	G M A C, PO BOX 105677, ATLANTA, GA 30348-5677
518030606	Email/PDF: ais.chase.ebn@americaninfosource.com		
		Nov 02 2020 21:25:20	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518030608	Email/PDF: ais.chase.ebn@americaninfosource.com		
		Nov 02 2020 21:24:19	CHASE-PIER1, P.O. BOX 15298, WILMINGTON, DE 19850
518030616	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	LANE BRYANT RETAIL/SOA, 450 WINKS LN, BENSALEM, PA 19020-5932
518030617	+ Email/Text: bk@lendingclub.com		
		Nov 02 2020 20:46:00	LENDING CLUB, 71 STEVENSON ST STE 300, SAN FRANCISCO, CA 94105-2985
518040419	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 02 2020 21:23:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518030618	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 02 2020 20:45:00	MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
518074999	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 02 2020 21:24:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518030619	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 02 2020 21:24:11	MERRICK BK, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
518206885	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 02 2020 21:23:24	Portfolio Recovery Associates, LLC, c/o Uber, POB 41067, Norfolk VA 23541
518193559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 02 2020 21:25:26	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518191639	Email/Text: bnc-quantum@quantum3group.com		
		Nov 02 2020 20:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518128249	Email/Text: bnc-quantum@quantum3group.com		
		Nov 02 2020 20:46:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518047365	+ Email/Text: bkrpt@retrievalmasters.com		
		Nov 02 2020 20:46:00	RMCB Collection Agency, PO Box 1235, Elmsford, NY 10523-0935

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User: admin

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Total Noticed: 67

518030622	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:25:16	SYNCB/GATEWAY, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518030623	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:23:14	SYNCB/LINEN N THINGS, PO BOX 965005, ORLANDO, FL 32896-5005
518030624	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:25:16	SYNCB/LORD & TAY, PO BOX 965015, ORLANDO, FL 32896-5015
518030625	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:23:14	SYNCB/WALMAR, PO BOX 965024, ORLANDO, FL 32896-5024
518030626	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:24:14	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
518033501	+ Email/PDF: gecsedl@recoverycorp.com	Nov 02 2020 21:24:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518030627	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2020 20:45:00	TALBOTS, 175 BEAL ST, HINGHAM, MA 02043-1512
518157573	+ Email/Text: bncmail@w-legal.com	Nov 02 2020 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518680878	+ Email/Text: bknotices@snc.com	Nov 02 2020 20:47:00	U.S. Bank Trust National Association, Trustee of the Lodge Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518999638	+ Email/Text: bknotices@snc.com	Nov 02 2020 20:47:00	U.S. Bank Trust, N.A., et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust, N.A., et al., c/o SN Servicing Corporation 95501-0305
518999637	+ Email/Text: bknotices@snc.com	Nov 02 2020 20:47:00	U.S. Bank Trust, N.A., et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518668703	+ Email/Text: bknotices@snc.com	Nov 02 2020 20:47:00	c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518668702	+ Email/Text: bknotices@snc.com	Nov 02 2020 20:47:00	c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518030632		x
518030597	*+	BRYANTSTBK, 500 E. 60TH STREET NORTH, SIOUX FALLS, SD 57104-0478
518030604	*+	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
518030610	*+	COMENITY BANK/LNBRYANT, PO BOX 182789, COLUMBUS, OH 43218-2789
518030607	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518030630	*+	TOYOTA MTR, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Nov 02, 2020

Form ID: pdf901

Total Noticed: 67

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:

Name	Email Address
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com
Francis T. Tarlecki	on behalf of Creditor LoanCare LLC as servicer for LakeView Loan Servicing, LLC Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Lodge Series IV Trust bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
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U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9